

Attorney's Docket No. 94-1758**PATENT****COMBINED DECLARATION AND POWER OF ATTORNEY****(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,  
CONTINUATION OR C-I-P)**

As a below named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is of the following type: (check one applicable item below)

- ☒ original  
☐ design  
☐ supplemental

**NOTE:** If the declaration is for an International Application being filed as a divisional, continuation or continuation-in-part application, do not check next item; check appropriate one of last three items.

- ☐ national stage of PCT

**NOTE:** If one of the following 3 items apply, then complete and also attach ADDED PAGES FOR DIVISIONAL, CONTINUATION OR C-I-P.

- ☐ divisional  
☐ continuation  
☒ continuation-in-part (C-I-P)

**INVENTORSHIP IDENTIFICATION****WARNING:** If the inventors are each not the inventors of all the claims, an explanation of the facts, including the ownership of all the claims at the time the last claimed invention was made, should be submitted.

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**TITLE OF INVENTION**Closed Loop Financial Transaction Method and Apparatus**SPECIFICATION IDENTIFICATION**

the specification of which: (complete (a), (b) or (c))

- (a) ☒ is attached hereto.  
(b) ☐ was filed on \_\_\_\_\_ as ☐ Serial No. 0 / \_\_\_\_\_  
or ☐ Express Mail No., as Serial No. not yet known \_\_\_\_\_  
and was amended on \_\_\_\_\_ (if applicable).

**NOTE:** Amendments filed after the original papers are deposited with the PTO which contain new matter are not accorded a filing date by being referred to in the declaration. Accordingly, the amendments involved are those filed with the application papers or, in the case of a supplemental declaration, are those amendments claiming matter not encompassed in the original statement of invention or claims. See 37 CFR 1.67.

- (c) ☐ was described and claimed in PCT International Application No. \_\_\_\_\_ filed on \_\_\_\_\_ and as amended under PCT Article 19 on \_\_\_\_\_ (if any).

**ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR**

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information

- ☒ which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56

*(also check the following items, if desired)*

- ☒ and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent, and

- ☐ In compliance with this duty there is attached an information disclosure statement in accordance with 37 CFR 1.98.

**PRIORITY CLAIM (35 U.S.C. § 119)**

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

*(complete (d) or (e))*

- (d) ☒ no such applications have been filed.  
(e) ☐ such applications have been filed as follows.

NOTE: Where item (c) is entered above and the International Application which designated the U.S. itself claimed priority check item (e), enter the details below and make the priority claim.

**A. PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION  
AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119**

COUNTRY (OR INDICATE IF PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 37 USC 119
			<input type="checkbox"/> YES    NO <input type="checkbox"/>
			<input type="checkbox"/> YES    NO <input type="checkbox"/>
			<input type="checkbox"/> YES    NO <input type="checkbox"/>
			<input type="checkbox"/> YES    NO <input type="checkbox"/>
			<input type="checkbox"/> YES    NO <input type="checkbox"/>

**ALL FOREIGN APPLICATION(S), IF ANY FILED MORE THAN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION**

**NOTE:** If the application filed more than 12 months from the filing date of this application is a PCT filing forming the basis for this application entering the United States as (1) the national stage, or (2) a continuation, divisional, or continuation-in-part, then also complete **ADDED PAGES TO COMBINED DECLARATION AND POWER OF ATTORNEY FOR DIVISIONAL, CONTINUATION OR C-I-P APPLICATION** for benefit of the prior U.S. or PCT application(s) under 35 U.S.C. § 120.

**POWER OF ATTORNEY**

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (List name and registration number)

Michael A. Mann  
Reg. No. 32,825

(check the following item, if applicable)

- ☐ Attached as part of this declaration and power of attorney is the authorization of the above-named attorney(s) to accept and follow instructions from my representative(s).

SEND CORRESPONDENCE TO

Michael A. Mann, P.A.  
PO Box 7908  
Columbia, SC 29202

DIRECT TELEPHONE CALLS TO:

(Name and telephone number)

Michael A. Mann  
803/254-8472

### DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

### SIGNATURE(S)

NOTE: Carefully indicate the family (or last) name as it should appear on the filing receipt and all other documents.

Full name of sole or first inventor

Jeffrey

(GIVEN NAME)

A.

(MIDDLE INITIAL OR NAME)

Norris

FAMILY (OR LAST NAME)

Inventor's signature

Date

10/24/94

Country of Citizenship

USA

Residence

145 Mansfield Circle, Lexington, SC 29073

Post Office Address

145 Mansfield Circle, Lexington, SC 29073

Full name of second joint inventor, if any

(GIVEN NAME)

(MIDDLE INITIAL OR NAME)

FAMILY (OR LAST NAME)

Inventor's signature

Date

Country of Citizenship

Residence

Post Office Address

Full name of third joint inventor, if any

\_\_\_\_\_  
(GIVEN NAME)

\_\_\_\_\_  
(MIDDLE INITIAL OR NAME)

\_\_\_\_\_  
FAMILY (OR LAST NAME)

Inventor's signature \_\_\_\_\_

Date \_\_\_\_\_ Country of Citizenship \_\_\_\_\_

Residence \_\_\_\_\_

Post Office Address \_\_\_\_\_

**CHECK PROPER BOX(ES) FOR ANY OF THE FOLLOWING ADDED PAGE(S) WHICH  
FORM A PART OF THIS DECLARATION**

- ☐ Signature for fourth and subsequent joint inventors. *Number of pages added* \_\_\_\_\_

\* \* \*

- ☐ Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor. *Number of pages added* \_\_\_\_\_

\* \* \*

- ☐ Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR 1.47. *Number of pages added* \_\_\_\_\_

\* \* \*

- ☐ Added page for signature by one joint inventor on behalf of deceased inventor(s) where legal representative cannot be appointed in time (37 CFR 1.47).

\* \* \*

- ☐ Added pages to combined declaration and power of attorney for divisional, continuation, or continuation-in-part (C-I-P) application.

☐ Number of pages added \_\_\_\_\_

\* \* \*

- ☐ Authorization of attorney(s) to accept and follow instructions from representative.

\* \* \*

(If no further pages form a part of this Declaration, then end this Declaration with this page and check the following item:)

☒ This declaration ends with this page.

000000-22010500

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jeffrey A. Norris

Serial No.: 08/732,584

Filed: October 15, 1996

Examiner: W. Hewer

Art Unit: 2411

For: **AN AUTOMATED FINANCIAL TRANSACTION PROCESSING DEVICE  
AND CORRESPONDING METHOD FOR APPROVING A FINANCIAL  
TRANSACTION AND PROVIDING THE CONSUMER WITH ACCESS TO  
CREDIT OR FUNDS WITHOUT HUMAN INTERVENTION**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**REVOCATION OF POWER OF ATTORNEY  
AND APPOINTMENT OF NEW POWER OF ATTORNEY**

Affinity Technology Group, Inc., owner of the above patent application, hereby  
revokes any and all former Powers of Attorney and appoints C. Robert Rhodes, Reg. No.  
24,200, Edward W. Rilee, Reg. No. 31,869, Howard A. MacCord, Jr., Reg. No. 28,639, Jack  
B. Hicks, Reg. No. 34,180, James L. Lester, Reg. No. 38,721, Larry L. Coats, Reg. No.  
25,620, David E. Bennett, Reg. No. 32,194, William J. Mason, Reg. No. 22,948, Clinton H.  
Hallman, Jr., Reg. No. 38,480, Gilbert J. Andia, Jr., Reg. 38,815, Benjamin S. Withrow, Reg.  
No. 40,876, John R. Owen, Reg. No. P-42,055, David D. Kalish, Reg. No. P-42,706, and  
Amy H. Fix, Reg. No. P-42,616, of Rhodes, Coats & Bennett, L.L.P., P. O. Box 2974,  
Greensboro, North Carolina, telephone number (336)273-4422 as Applicant's attorneys  
will full power of substitution and revocation, to renew said patent application and to take  
any and all other acts with regard to this patent application above set forth.

Furthermore, in accordance with 37 CFR § 3.73(b), the undersigned hereby states that  
the documentary evidence of a chain of title from the original owner to assignee, i.e.,  
assignment document referenced above, has been reviewed and the undersigned certifies that,

RHODES, COATS  
& ETT, L.L.P.  
ATTORNEYS AT LAW  
100 FIRST UNION TOWER  
GREENSBORO, N.C. 27401

23333159

TELEPHONE 910/273-4422

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16829 U.S. PTO  
09/591073

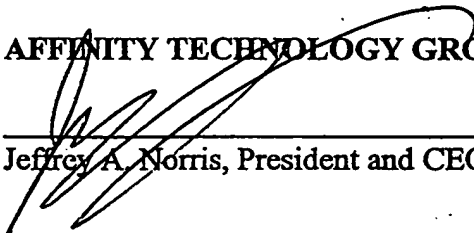


06/09/00

to the best of assignee's knowledge and belief, title is in assignee who seeks to prosecute this application.

PLEASE DIRECT ALL FUTURE COMMUNICATIONS REGARDING THIS REGISTRATION TO SAID RHODES, COATS & BENNETT, L.L.P.

AFFINITY TECHNOLOGY GROUP, INC.

X   
Jeffrey A. Norris, President and CEO

Dated X 5/1/98

RCB File No.: 4284-05B

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RHODES, COATS  
& BENNETT, L.L.P.

ATTORNEYS AT LAW

100 UNION TOWER

REE, JRO, N. C. 27401

TELEPHONE 910/273-4422

23333159



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
ASSISTANT SECRETARY AND COMMISSIONER  
OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

AUGUST 03, 1998

PTAS

RHODES, COATES & BENNETT, L.L.P.  
C. ROBERT RHODES  
300 NORTH GREENE STREET  
1600 FIRST UNION TOWER  
GREENSBORO, NC 27401



\*100726558A\*

UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 05/18/1998

REEL/FRAME: 9200/0109  
NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

NORRIS, JEFFREY A.

DOC DATE: 02/28/1995

ASSIGNEE:

AFFINITY FINANCIAL GROUP, INC.  
1201 MAIN STREET, 20TH FLOOR  
COLUMBIA, SOUTH CAROLINA 29201

SERIAL NUMBER: 08732584  
PATENT NUMBER:

FILING DATE: 10/15/1996  
ISSUE DATE:

SHAREILL COLES, EXAMINER  
ASSIGNMENT DIVISION  
OFFICE OF PUBLIC RECORDS

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06-03-1998

FORM PTO-1595

(Rev. 6-93)

QMB No. 0651-0011 (exp. 4/94)

RE



EET

U.S. DEPARTMENT OF COMMERCE

Patent and Trademark Office

Atty. Docket No. 4284-5B

100726558

To the Assistant Commissioner for Patents: Please record the attached original documents or copy thereof.

1. Name of conveying party(ies):

Jeffrey A. Norris

2. Name and address of receiving party(ies):

Name: Affinity Financial Group, Inc.

Internal Address:

Street Address: 1201 Main Street, 20th Floor

City: Columbia State: SC Zip: 29201

Additional name(s) & address(es) attached? ☐ Yes ☒ NoAdditional name(s) of conveying party(ies) attached? ☐ Yes ☒ No

3. Nature of conveyance:

☒ Assignment☐ Merger☐ Security Agreement☐ Change of Name☐ Other

Execution Date: February 28, 1995

4. Application number(s) or registration numbers(s):

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No.(s)

08/732,584

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

Name and address of party to whom correspondence concerning document should be mailed:

Name: C. Robert Rhodes

Internal Address: Rhodes, Coats &amp; Bennett, L.L.P.

P.O. Box 2974 (27402)

Street Address: 300 North Greene Street

1600 First Union Tower

City: Greensboro State: NC Zip: 27401

6. Total number of applications and patents involved:..... 1

7. Total fee (37 CFR 3.41):..... \$40.00

☒ Enclosed☐ Authorized to be charged to deposit account

8. Deposit account number:

(Attach duplicate of this page if paying by deposit account)

06/02/1998 TSHABAZZ 00000081 08732584

01 FC:581

40.00 OP

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9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

C. Robert Rhodes

Name of Person Signing

Signature

Date

Total number of pages including cover sheet, attachments, and document: 4

Mail documents to be recorded with required cover sheet information to:  
 Commissioner of Patents and Trademarks, Box Assignments  
 Washington, D.C. 20231

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CONFIRMATORY ASSIGNMENT

This Confirmatory Assignment, *nunc pro tunc*, effective as of February 28, 1995, made by me, Jeffrey A. Norris, hereinafter referred to as assignor, citizen of the United States of America, residing at 379 Hollywood Road, City of Columbia, County of Lexington, State of South Carolina.

WITNESSETH: That,

WHEREAS, I am the sole inventor of certain new and useful improvements in **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS** for which I made an application for Letters Patent of the United States, application serial number 08/327,653, filed October 24, 1994;

WHEREAS, Affinity Financial Group, Inc., a corporation duly organized and existing under the laws of the State of Delaware and having a principal place of business in Columbia, County of Richland, State of South Carolina, hereinafter referred to as assignee, acquired, effective as of February 28, 1995, the entire right, title and interest in and to said invention as described in the specification executed by me in connection with application serial number 08/327,653, and any and all Letters Patent which shall be granted therefor; and

WHEREAS, assignor is executing this Confirmatory Assignment for the sole purpose of recording the assignment of application serial number 08/327,653 from assignor to assignee;

NOW, THEREFORE, I confirm that, effective as of February 28, 1995, I sold, assigned, transferred and set over to assignee, its successors and assigns, the entire right, title and interest in and to the above-mentioned application and invention and in and to any and all Letters Patent of the United States which may hereafter be granted therefor, and in any and to any and all

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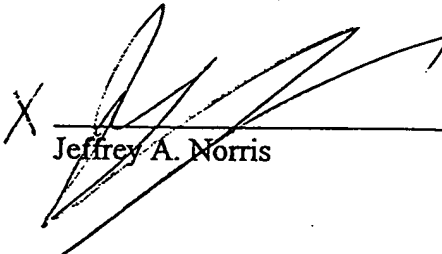
continuations, continuations-in-part, substitutions, divisions or reissues of said Letters Patent, the same to be held and enjoyed by the said assignee, for its interest, and for its own use and on behalf and the use and behalf of its successors and assigns, to the full end of the term for which said Letters Patent may be granted as fully and entirely as the same would have been held and enjoyed by me had this assignment and sale not been made.

I hereby request the Assistant Commissioner for Patents to issue the Letters Patent in accordance with this instrument.

I further confirm that, effective February 28, 1995, I sold, assigned, transferred and set over unto the said assignee, its successors, assigns or nominees, the entire right, title and interest in and to any and all Letters Patent for said invention which may be granted in countries foreign to the United States and in and to any applications for Letters Patent which may be filed for said invention in countries foreign to the United States and in and to the invention described in said application; and I have authorized and empowered the said assignee, its successor, assigns or nominees to apply for Letters Patent or other form of protection on said invention in its own name or in the name of its successor, assignee, or nominee, in any and all countries where it may desire to file such application and where said application may be filed by another than the inventor; and I have covenanted and agreed to sign all papers and drawings, take all rightful oaths, and do all acts necessary or required to be done for procurement of Letters Patent, or other form of protection, for said invention or inventions in countries foreign to the United States, and for further investing or confirming the right and title therein to the assignee, its successor, assignee, or nominee, without charge to my said assignee, its successor, assignee or nominee, but at its or their expense.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 8<sup>th</sup> day of

X May, 1998.

X   
\_\_\_\_\_  
Jeffrey A. Norris

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UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
ASSISTANT SECRETARY AND COMMISSIONER  
OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

AUGUST 03, 1998

PTAS

RHODES, COATS & BENNETT  
C. ROBERT RHODES  
300 NORTH GREENE STREET  
1600 FIRST UNION TOWER  
GREENSBORO, NC 27401



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UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

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RECORDATION DATE: 05/18/1998

REEL/FRAME: 9200/0106  
NUMBER OF PAGES: 3

BRIEF: CHANGE OF NAME (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

AFFINITY FINANCIAL GROUP, INC.

DOC DATE: 12/04/1995

ASSIGNEE:

AFFINITY TECHNOLOGY GROUP, INC.  
1201 MAIN STREET, 20TH FLOOR  
COLUMBIA, SOUTH CAROLINA 29201

SERIAL NUMBER: 08732584  
PATENT NUMBER:

FILING DATE: 10/15/1996  
ISSUE DATE:

SHIRLIE SIMON, EXAMINER  
ASSIGNMENT DIVISION  
OFFICE OF PUBLIC RECORDS

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06-03-1998

FORM PTO-1595  
(Rev. 6-93)  
OMB No. 0551-0011 (exp. 4/94)



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U.S. DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
Atty. Docket No. 4284-5B

To the Assistant Commissioner for P.

100726566

al documents or copy thereof.

Name of conveying party(ies):  
Affinity Financial Group, Inc.

2. Name and address of receiving party(ies):

Name: Affinity Technology Group, Inc.

Internal Address:

MAY 18 1998

Additional name(s) of conveying party(ies) attached? ☐ Yes ☒ No

3. Nature of conveyance:

- ☐ Assignment ☐ Merger  
☐ Security Agreement ☒ Change of Name  
☐ Other

Street Address: 1201 Main Street, 20th Floor

City: Columbia State: SC Zip: 29201

Execution Date: December 4, 1995

Additional name(s) & address(es) attached? ☐ Yes ☒ No

4. Application number(s) or registration numbers(s):

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No.(s)

08/732,584

B. Patent No.(s)

Additional numbers attached? ☐ Yes ☒ No

Name and address of party to whom correspondence concerning document should be mailed:

Name: C. Robert Rhodes

Internal Address: Rhodes, Coats & Bennett, L.L.P.

P.O. Box 2974 (27402)

Street Address: 300 North Greene Street

1600 First Union Tower

City: Greensboro State: NC Zip: 27401

6. Total number of applications and patents involved:.....

7. Total fee (37 CFR 3.41):..... \$40.00

☒ Enclosed

☐ Authorized to be charged to deposit account

8. Deposit account number:

(Attach duplicate of this page if paying by deposit account)

06/02/1998 JSH:BAZZ 00000067 08732584

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40.00 00

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9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

C. Robert Rhodes

Name of Person Signing

*C. Robert Rhodes*  
Signature

*May 14, 1998*  
Date

Total number of pages including cover sheet, attachments, and document: 3

Mail documents to be recorded with required cover sheet information to:  
Commissioner of Patents and Trademarks, Box Assignments  
Washington, D.C. 20231

State of Delaware  
Office of the Secretary of State PAGE 1

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I, EDWARD J. FREEL, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF AMENDMENT OF "AFFINITY FINANCIAL GROUP, INC.", CHANGING ITS NAME FROM "AFFINITY FINANCIAL GROUP, INC." TO "AFFINITY TECHNOLOGY GROUP, INC.", FILED IN THIS OFFICE ON THE FOURTH DAY OF DECEMBER, A.D. 1995, AT 10 O'CLOCK A.M.

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*E. J. Freel*

Edward J. Freel, Secretary of State

2367834 8100

981121568

AUTHENTICATION: 9008066

DATE: 04-02-98

**CERTIFICATE OF AMENDMENT  
OF  
AFFINITY FINANCIAL GROUP, INC.  
CHANGING ITS NAME TO  
AFFINITY TECHNOLOGY GROUP, INC.**

Affinity Financial Group, Inc., a corporation organized and existing under the General Corporation Law of the State of Delaware (the "Company"), does hereby certify that the Amendment set forth below to the Company's Certificate of Incorporation was duly adopted in accordance with the provisions of Section 242 of the General Corporation Law of the State of Delaware.

The Company's Amended and Restated Certificate of Incorporation is amended by deleting Item I thereof in its entirety and substituting the following:

"FIRST: The name of the corporation is Affinity Technology Group, Inc."

These articles will become effective upon filing.

This the 28 day of November, 1995.

Affinity Financial Group, Inc.

By: \_\_\_\_\_

  
Jeff A. Norris  
Chief Executive Officer

ATTEST:

By: \_\_\_\_\_

  
Dr. Peter Wilson  
Secretary

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